

FINANCIAL HIGHLIGHTS

		PLN k		EUR k	
		1.01.2024- 30.06.2024	1.01.2023- 30.06.2023* restated	1.01.2024- 30.06.2024	1.01.2023- 30.06.2023* restated
Condensed consolidated financial statements of Santander Bank Polska Group					
I	Net interest income	6 672 205	6 292 470	1 547 752	1 364 073
II	Net fee and commission income	1 456 037	1 339 964	337 757	290 476
III	Profit before tax	3 206 140	3 212 208	743 729	696 338
IV	Net profit attributable to owners of the parent entity	2 359 646	2 322 216	547 367	503 407
V	Total net cash flows	(8 860 338)	(323 704)	(2 055 334)	(70 172)
VI	Net profit /loss of the period attributable to non-controlling interests	(25 948)	41 245	(6 019)	8 941
VII	Profit per share in PLN/EUR	23,09	22,72	5,36	4,93
VIII	Diluted earnings per share in PLN/EUR	23,09	22,72	5,36	4,93
Condensed interim separate financial statements of Santander Bank Polska S.A.					
I	Net interest income	5 740 222	5 495 770	1 331 560	1 191 366
II	Net fee and commission income	1 272 122	1 195 656	295 094	259 193
III	Profit before tax	3 336 850	3 185 914	774 050	690 638
IV	Net profit for the period	2 455 547	2 373 370	569 614	514 496
V	Total net cash flows	(8 157 322)	(141 837)	(1 892 255)	(30 747)
VI	Profit per share in PLN/EUR	24,03	23,23	5,57	5,04
VII	Diluted earnings per share in PLN/EUR	24,03	23,23	5,57	5,04

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		PLN k		EUR k	
		30.06.2024	31.12.2023	30.06.2024	31.12.2023
Condensed consolidated financial statements of Santander Bank Polska Group					
I	Total assets	282 878 565	276 651 885	65 587 425	63 627 388
II	Deposits from banks	4 199 250	4 156 453	973 626	955 946
III	Deposits from customers	215 234 665	209 277 356	49 903 702	48 131 867
IV	Total liabilities	251 684 471	242 960 867	58 354 851	55 878 764
V	Total equity	31 194 094	33 691 018	7 232 575	7 748 624
VI	Non-controlling interests	1 853 198	1 928 373	429 677	443 508
VII	Number of shares	102 189 314	102 189 314		
VIII	Net book value per share in PLN/EUR	305,26	329,69	70,78	75,83
IX	Capital ratio	17,84%	18,65%**		
X	Declared or Paid dividend per share in PLN/EUR	44,63***	23,25	10,35**	5,13
Condensed interim separate financial statements of Santander Bank Polska S.A.					
I	Total assets	256 751 033	252 401 201	59 529 569	58 049 954
II	Deposits from banks	2 849 452	2 668 293	660 666	613 683
III	Deposits from customers	200 191 909	195 365 937	46 415 931	44 932 368
IV	Total liabilities	229 589 780	222 915 704	53 232 038	51 268 561
V	Total equity	27 161 253	29 485 497	6 297 531	6 781 393
VI	Number of shares	102 189 314	102 189 314		
VII	Net book value per share in PLN/EUR	265,79	288,54	61,63	66,36
VIII	Capital ratio	20,02%	21,37%**		
IX	Declared or Paid dividend per share in PLN/EUR	44,63***	23,25	10,35**	5,13

*details in Note 2.5

**Data include profits included in own funds, taking into account the applicable EBA guidelines

***Detailed information are described in Note 44.

The following rates were applied to determine the key EUR amounts for selected financials:

- for balance sheet items – average NBP exchange rate as at 30.06.2024: EUR 1 = PLN 4,3130 and as at 31.12.2023: EUR 1 = PLN 4,3480
- for profit and loss items – as at 30.06.2024 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2024: EUR 1 = PLN 4,3109; as at 30.06.2022 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2023: EUR 1 = PLN 4,6130

As at 30.06.2024, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 125/A/NBP/2023 dd. 28.06.2024.